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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(use as many sheets as necessary)*

Sheet	1	of	2
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**Complete if Known**

Application Number	Not yet assigned
Filing Date	July 18, 2003
First Named Inventor	Kazuo Masuda
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	30014630.0002

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
0-0		JP 2000-242696 A	09-08-2000	Kabushiki Kaisha, et al.		
		JP 11-126231 A	05-11-1999	NTT Data Corp., et al.		
		WO 97/19427 A1	05-29-1997	Citybank, N.A.		
		9-147043	08-06-1997			
		WO 00/30053	05-25-2000	Chase Manhattan Bank US		
		2001-5892	01-12-2001			
0-0		WO 00/67216	11-09-2000	Chase Manhattan Bank US		

**Examiner  
Signature**

Date Considered

$$12 \mid 18 \mid 06$$

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<sup>2</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Sheet 2 of 2	Attorney Docket Number	30014630.0002	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
6.0		JACK LARGE, "How To Save Money On Cross Border Payments", Corporate Finance, May 1996, Issue 138, London	
6.0		"Welcome to Thomas Cook International Money Services", <a href="http://www.us.thomascook.com/index.html">http://www.us.thomascook.com/index.html</a> , 2000	

Examiner Signature		Date Considered	12/18/06
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